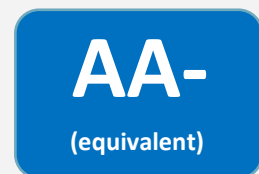


# Powering economic growth and cross-border trade as a global partner for our clients

## Among the Strongest and Safest Banks Globally



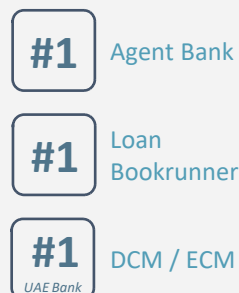
Strongest Combined  
Credit Rating among  
MENA Banks



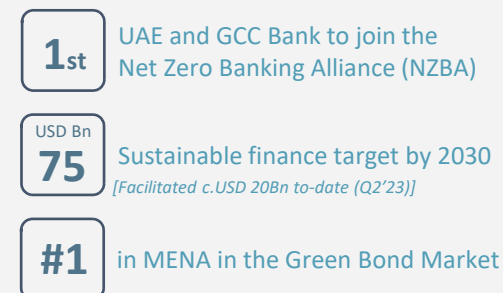
## Top Ranked Investment Bank<sup>5</sup>



MENA league tables  
as of H1'23



## Regional ESG High Performer



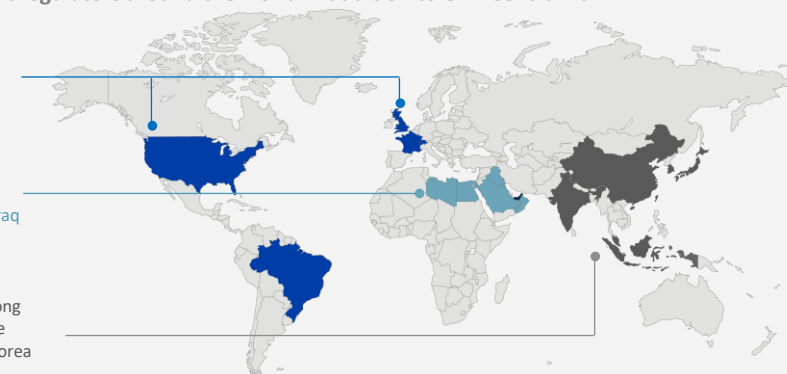
## Strategic International Presence<sup>4</sup>

Governed by prominent regulators around the world in addition to UAE Central Bank

Europe and Americas  
France | UK | Switzerland  
USA | Brazil

Middle East and Africa  
UAE | Egypt | KSA | Oman  
Bahrain | Kuwait | Libya | Iraq

Asia Pacific (APAC)  
China – Shanghai & Hong Kong  
India | Indonesia | Singapore  
Labuan(Malaysia) | South Korea



Global  
presence across  
20 Markets



Domestic  
network across  
7 Emirates



Branches/Cash  
offices<sup>6</sup>  
65 in UAE



ATMs/CDMs  
404 in UAE



#Employees FTEs  
globally<sup>7</sup>  
6,740

Across 85 nationalities



UAE customers<sup>8</sup>  
>3 million

1. All figures as of 30 June 2023, unless specified otherwise; relevant ratios are annualized  
2. Global Finance Magazine, September 2022  
3. The Banker's 2022 Top 1000 World Banks Rankings, July 2023  
4. This map summarises country presence for FAB and its subsidiaries, where the Group currently has active operations. For information about legal presence please refer to notes #1 and #3 of Q2'23 financial statements

5. Sources: ADX, Bloomberg, FAB; As of 30 June 2023  
6. Excluding Islamic branches  
7. Full Time Employees, excludes outsourced staff  
8. Includes Ratibi (Wages Protection System) and E-dirham customers

# Operating from a robust foundation

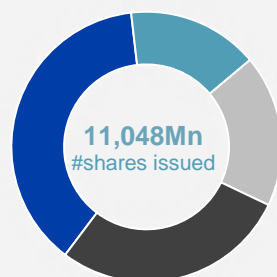
## Market Heavyweight<sup>9</sup>

**#43**

Among  
Global Banks  
by Market  
Capitalisation

Index	Weight %
FTSE ADX15	#3 11.7%
FTSE EM	0.26%
MSCI EM	0.25%

## Strong Shareholding<sup>10</sup>



37.9%	Mubadala Investment Company <sup>11</sup>
15.8%	Abu Dhabi Ruling Family <sup>12</sup>
17.4%	Foreigners
29.0%	Other UAE entities and individuals

Free Float<sup>13</sup> – 43%  
Foreign ownership limit – 40%

## Award Winning Franchise

Ranked 4<sup>th</sup> in  
the Middle East's most  
valuable banks  
**Forbes Middle East**  
(2023)



Best Supply Chain  
Finance Provider  
in the Middle East  
**Global Finance**  
(2023)



Recognised as the  
UAE's most valuable  
banking brand  
**Brand Finance UAE**  
50 (2023)



Middle East's  
Best Bank for  
Sustainable Finance  
**Euromoney** (2023)



Best Bank for Liquidity  
Management in the  
Middle East  
**Global Finance** (2023)



Best Bank for  
Sustainable Finance  
2023 in the UAE  
**Global Finance** (2023)

## Largest bank in the UAE<sup>9</sup>

### Total Assets

**1,146** <sup>+3%</sup>  
AED Bn Ytd

### Market Capitalisation

**151**  
AED Bn

### Loans and Advances

**483** <sup>+5%</sup>  
AED Bn Ytd

### Revenue (H1'23)

**13.6** <sup>+44%</sup>  
AED Bn YoY<sup>14</sup>

### Customer Deposits

**745** <sup>+6%</sup>  
AED Bn Ytd

### Net Profit (H1'23)

**8.1** <sup>+65%</sup>  
AED Bn YoY<sup>14</sup>

## Key Ratios<sup>9</sup>

### Strong returns

Return on  
Tangible  
Equity **18.6%**

Return on  
Risk Weighted  
Assets **2.8%**

Cost to  
Income Ratio **25.2%**

### Healthy asset quality

NPL Ratio **3.7%**

Provision  
Coverage  
Ratio **103%**

Cost of  
Risk  
(Loans and Advances) **58bps**

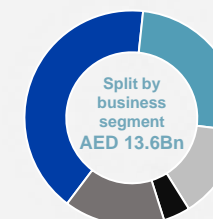
### Robust capital & liquidity

Liquidity  
Coverage  
Ratio (LCR) **159%**

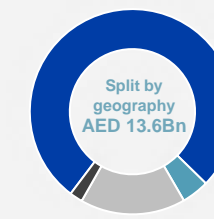
Basel III  
CET1 Ratio **13.6%**

Basel III  
Capital  
Adequacy **16.6%**

## Diversified revenue streams<sup>9</sup>



41%	Investment Banking	25%	Corporate & Commercial Banking
14%	Consumer Banking	4%	Global Private Banking
15%	Head Office		



80%	UAE	4%	Europe & Americas (E&A)
13%	MENA (ex-UAE)	2%	Asia-Pacific (APAC)



[Click here](#) for more key financial figures, detailed financial reports and presentations

9. All figures as of 30 June 2023, unless specified otherwise; relevant ratios are annualised; Sources: ADX, Bloomberg, FAB

10. Based on issued shares. Treasury shares (6.5Mn) are included in 'Foreigners' to align with the definition as per ADX from 31 March 2023, prospectively

11. MIC holding through its wholly owned subsidiary One Hundred and Fifteenth Investment Company - Sole Proprietorship L.L.C., effective Sep 2021; MIC is one of the wholly owned strategic investment companies of the Emirate of Abu Dhabi

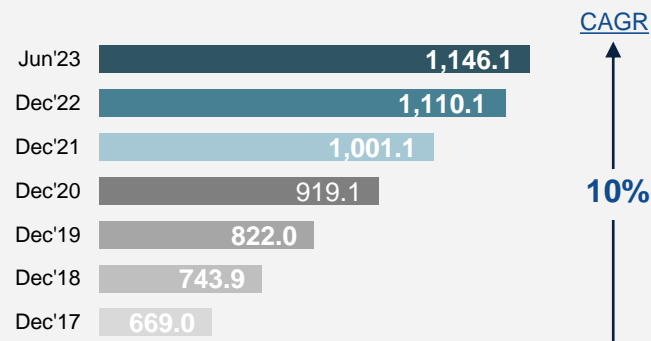
12. Members of/companies owned by the Abu Dhabi ruling family: Each investor (natural or legal person) within this group, owns less than 5% of the company's shares, and is free to buy or sell FAB shares

13. Free float designates FAB shares available for purchase in public equity markets which are not strategic in nature

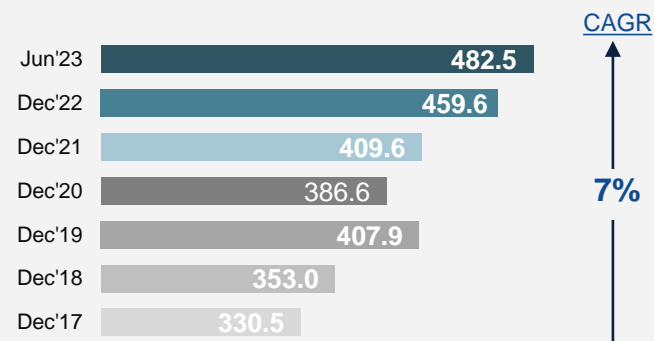
14. Excluding Magnati-related capital gains in 2022

# A strong financial track record

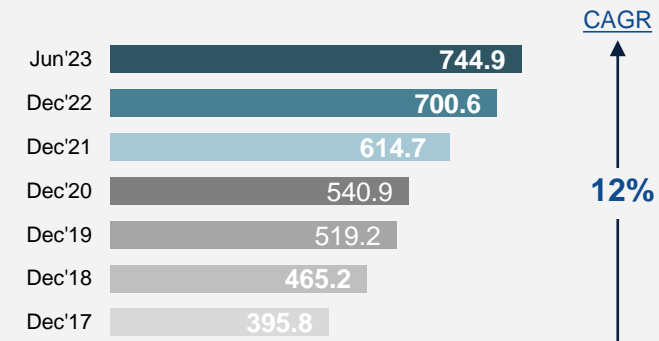
## TOTAL ASSETS (AED Bn)



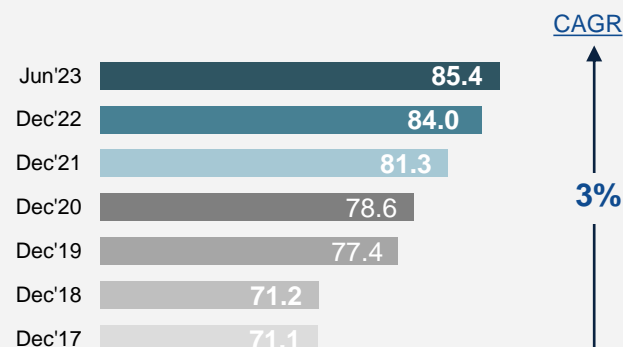
## LOANS & ADVANCES (AED Bn)



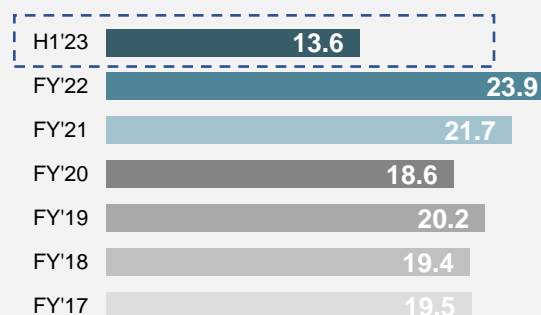
## CUSTOMER DEPOSITS (AED Bn)



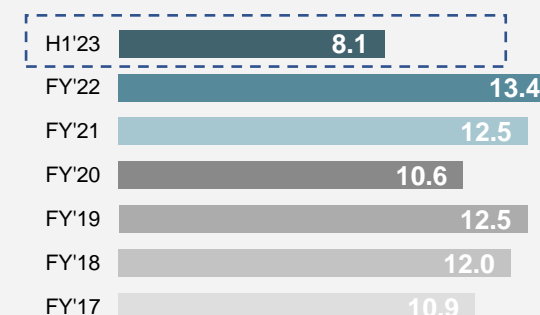
## TANGIBLE EQUITY<sup>1</sup> (AED Bn)



## OPERATING INCOME (AED Bn)



## NET PROFIT (AED Bn)



<sup>1</sup> Post-dividend; Tangible equity = Total equity less minority interest, Tier 1 capital notes and intangible assets

Useful links:

- a) [Investor Relations at FAB](#)
- b) [Sustainability at FAB](#) & [Corporate governance at FAB](#)
- c) [Board of Directors and Senior Management](#)
- d) [FAB vs Peer Banks: How do we stack up?](#) & other reports from our [Market Insights](#) team